

**Information to identify the case:**

Debtor 1	<b>Darlene Mullins</b>	Social Security number or ITIN	<b>xxx-xx-7749</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>13-22472-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Darlene Mullins

11/23/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Darlene Mullins  
 Debtor

Case No. 13-22472-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db  
 513987449 ++Darlène Mullins, 124 Meadowlark Road, Stratford, NJ 08084-1912  
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, PO Box 182676,  
 Columbus, OH 43218-2676)  
 513987444 +Camden County Superior Court, 101 South Fifth Street, Camden, NJ 08103-4001  
 514036694 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 513987453 +Nationwide Credit, Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
 513987454 +Parkside Resorts, 1827 Merrimac Trail, Williamsburg, VA 23185-5905  
 513987456 +The Law Offices Of Dawn J Leeds, 1206 N Delaware Street, Paulsboro, NJ 08066-1321  
 513987457 +United Collection Bureau, Inc, PO Box 1448, Maumee, OH 43537-8448  
 514217564 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 513987459 #+Zucker Goldberg And Ackerman, LLC, 200 Sheffield Street Suite 301, PO Box 1024,  
 Mountainside, NJ 07092-0024  
 513987460 #+Zwicker & Associates PC, 1101 Laurel Oak Rd, Suite 130, Voorhees, NJ 08043-4322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2016 23:29:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 23 2016 23:28:59 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514188275 +E-mail/Text: bncmail@w-legal.com Nov 23 2016 23:29:10 ANTIO, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513987441 +EDI: AMEREXPR.COM Nov 23 2016 23:23:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 514245250 EDI: BECKLEE.COM Nov 23 2016 23:23:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 513987442 EDI: BANKAMER.COM Nov 23 2016 23:23:00 Bank Of America, PO Box 15716,  
 Wilmington, DE 19886-5716  
 513987443 EDI: TSYS2.COM Nov 23 2016 23:23:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 513987445 EDI: WFNNB.COM Nov 23 2016 23:23:00 Chadwicks Of Boston, PO Box 659728,  
 San Antonio, TX 78265-9728  
 513987446 +EDI: CAUT.COM Nov 23 2016 23:23:00 Chase, PO Box 901076, Fort Worth, TX 76101-2076  
 513987447 EDI: DISCOVER.COM Nov 23 2016 23:23:00 Discover Financial Services, PO Box 15316,  
 Wilmington, DE 19850  
 514011086 +EDI: TSYS2.COM Nov 23 2016 23:23:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514007445 +EDI: TSYS2.COM Nov 23 2016 23:23:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514015070 EDI: DISCOVER.COM Nov 23 2016 23:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513987450 +EDI: LTDFINANCIAL.COM Nov 23 2016 23:23:00 Ltd Financial Services,  
 7322 Southwest FWY Ste 1600, Houston, TX 77074-2134  
 513987451 E-mail/Text: camanagement@mtb.com Nov 23 2016 23:28:49 M & T Bank, PO Box 767,  
 Buffalo, NY 14240  
 514094000 E-mail/Text: camanagement@mtb.com Nov 23 2016 23:28:49 M&T Bank, P.O. Box 1288,  
 Buffalo, New York 14240  
 513987452 +EDI: TSYS2.COM Nov 23 2016 23:23:00 Macys, PO Box 8218, Mason, OH 45040-8218  
 514162066 EDI: Q3G.COM Nov 23 2016 23:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 514207517 EDI: Q3G.COM Nov 23 2016 23:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 513987455 EDI: SEARS.COM Nov 23 2016 23:23:00 Sears Credit Cards, PO Box 183082,  
 Columbus, OH 43218-3082  
 514218077 +EDI: WFFC.COM Nov 23 2016 23:23:00 Wells Fargo Bank, NA, Attn: Bankruptcy Dept.,  
 MAC #D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
 513987458 +EDI: WFFC.COM Nov 23 2016 23:23:00 Wells Fargo Home Mortgage, PO Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\*  
 513987448 ++Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 ##+Dynia & Associates, LLC, 4849 N Milwaukee Ave, Suite 801, Chicago, IL 60630-2680  
 TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 33

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com  
Andrew Sklar andy@sklarlaw.com,  
NJ43@ecfcbis.com;dolores@sklarlaw.com;sklar@remote7solutions.com  
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
John Hargrave on behalf of Debtor Darlene Mullins info@hargravelaw.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

TOTAL: 7